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THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

**NOZAKI, Takashi, et al.**

Group Art Unit: 3629

Serial No.: **10/660,744**

Examiner: **Janice A. Mooneyham**

Filed: **September 12, 2003**

P.T.O. Confirmation No.: **5997**

For: **SETTLEMENT PROCESSING APPARATUS, SYSTEM, METHOD, AND PROGRAM THEREOF, AND RECORDING MEDIUM FOR RECORDING THE PROGRAM**

**INFORMATION DISCLOSURE STATEMENT**  
**PURSUANT TO 37 CFR 1.97(b)**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

May 13, 2008

Sir:

The attention of the Patent and Trademark Office is hereby directed to the documents listed on the attached Form PTO-1449. One copy of each of these documents is attached.

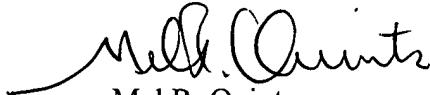
No fee or certification is required in connection with this Information Disclosure Statement, since it is being submitted prior to the issuance of a first official action on the merits or expiration of the three month period following the filing date or the entry of the national stage of the above-captioned application.

The above information is presented so that the Patent and Trademark Office can, in the first instance, determine any materiality thereof to the claimed invention. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the documents cited in the attached Form PTO-1449 be made of record therein and appear on the first page of any patent to issue therefrom.

The Commissioner is authorized to charge our Deposit Account No. 01-2340 for any fee which is deemed by the Patent and Trademark Office to be required to effect consideration of this statement.

Respectfully submitted,

KRATZ, QUINTOS & HANSON, LLP



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**23850**

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Enclosures: PTO-1449  
Reference (1)  
Japan Office Action dated March 11, 2008, Notification of Reasons for Refusal,  
Japanese patent application No. 2002-266525 with English Translation.